

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Steven G. Bell  
 Malissa A. Bell  
 Debtors

Case No. 11-11251-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Dec 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2016.

db #Steven G. Bell, 3755 Genesee Drive, Philadelphia, PA 19154-3018  
 jdb #Malissa A. Bell, 3755 Genesee Drive, Philadelphia, PA 19154-3018  
 12298826 ACC, PO Box 264, Taylor, PA 18517-0264  
 12298831 +ASSOCIATED MEDICAL SPECIALTIES, 2901 SOUTH HAMPTON ROAD, PHILA. PA 19154-1208  
 12452487 +Abington Memorial Hospital, c/o Abington Health Physicians, PO Box 786496, Philadelphia, PA 19178-6496  
 12475171 ++GALWAY FINANCIAL SERVICES LLC, 1290 W SPRING ST SE, SUITE 270, SMYRNA GA 30080-3690  
 (address filed with court: Galway Financial Services, 3870 Peachtree Industrial Blvd., Suite 150-316, Duluth, GA 30096)  
 12304626 +Midland Credit Management, Inc., 2365 Nortside Drive, Suite 300, San Diego, CA 92108-2709  
 12332890 +Police and Fire Federal Credit Union, 901 Arch Street, Phila., Pa 19107-2495  
 12965414 United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Dec 10 2016 01:54:03 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 10 2016 01:52:56 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 10 2016 01:53:38 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12442358 E-mail/Text: bankruptcy@phila.gov Dec 10 2016 01:54:03 City of Philadelphia, SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
 12639115 +EDI: RESURGENT.COM Dec 10 2016 01:38:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 12337551 EDI: JEFFERSONCAP.COM Dec 10 2016 01:38:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
 12513399 EDI: RESURGENT.COM Dec 10 2016 01:38:00 LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13027988 EDI: AIS.COM Dec 10 2016 01:38:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 12960368 EDI: AIS.COM Dec 10 2016 01:38:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
 12341658 +E-mail/Text: bankruptcygroup@peco-energy.com Dec 10 2016 01:52:35 PECO Energy Company, c/o Merrick L. Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
 12550762 +E-mail/Text: blegal@phfa.org Dec 10 2016 01:53:21 PHFA, 211 North Front Street, Harrisburg, PA 17101-1466, Attn: ALSV/Anne  
 12448841 EDI: PRA.COM Dec 10 2016 01:38:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 13027989\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

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Total Noticed: 21

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, As Trustee for Pennsylvania Housing Finance Agency agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
ERIK L. COCCIA on behalf of Creditor Police and Fire Federal Credit Union ecoccia@dilworthlaw.com  
JAMES J. O'CONNELL on behalf of Debtor Steven G. Bell jamesjoconnell@verizon.net  
JAMES J. O'CONNELL on behalf of Joint Debtor Malissa A. Bell jamesjoconnell@verizon.net  
LEON P. HALLER on behalf of Creditor U.S. Bank National Association, As Trustee for Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com  
MITCHELL B. KLEIN on behalf of Creditor Police and Fire Federal Credit Union divelloc@pffcu.org, theisens@pffcu.org  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaeacf@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Steven G. Bell**  
First Name Middle Name Last Name  
Debtor 2 **Malissa A. Bell**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **11-11251-amc**

Social Security number or ITIN **xxx-xx-0638**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-9941**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven G. Bell

Malissa A. Bell

12/8/16

**By the court:**

Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**